

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	2017	(705/39-42).CCLS.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/07/08 12:55
S2	188	((705/39-42).CCLS.) and ((method or option or choice) near (payment))	USPAT	OR	ON	2004/07/08 12:55
S3	129	((705/39-42).CCLS.) and ((method or option or choice) near (payment))) and bill	USPAT	OR	ON	2004/07/08 12:56
S4	106	((705/39-42).CCLS.) and ((method or option or choice) near (payment))) and bill) and (database)	USPAT	OR	ON	2004/07/08 12:56
S5	102	((705/39-42).CCLS.) and ((method or option or choice) near (payment))) and bill) and (database)) and account	USPAT	OR	ON	2004/07/08 12:56
S6	85	((705/39-42).CCLS.) and ((method or option or choice) near (payment))) and bill) and (database)) and account) and (parameters or criteria or rules or guidelines)	USPAT	OR	ON	2004/07/08 13:14
S7	3154	determin\$3 same payment	USPAT	OR	ON	2004/07/08 13:14
S8	1247	determin\$3 same payment same (method or type)	USPAT	OR	ON	2004/07/08 13:14
S9	219	(determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)	USPAT	OR	ON	2004/07/08 13:15
S10	98	((determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)) and bill	USPAT	OR	ON	2004/07/08 13:15
S11	98	((determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)) and bill) and payment	USPAT	OR	ON	2004/07/08 13:15
S12	92	((determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)) and bill) and payment) and (database or store or storing or memory)	USPAT	OR	ON	2004/07/08 13:15
S13	79	((determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)) and bill) and payment) and (database or store or storing or memory)) and processor	USPAT	OR	ON	2004/07/08 13:16

S14	74	((((((determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)) and bill) and payment) and (database or store or storing or memory)) and processor) not ((((((705/39-42).CCLS.) and ((method or option or choice) near (payment))) and bill) and (database)) and account) and (parameters or criteria or rules or guidelines))	USPAT	OR	ON	2004/07/08 13:16
S15	48	((((((determin\$3 same payment same (method or type)) and (optimal or optimizing or optimize)) and bill) and payment) and (database or store or storing or memory)) and processor) not ((((((705/39-42).CCLS.) and ((method or option or choice) near (payment))) and bill) and (database)) and account) and (parameters or criteria or rules or guidelines))) and (decision or decides)	USPAT	OR	ON	2004/07/08 13:17
S16	1	("5465206").PN.	USPAT; USOCR	OR	OFF	2004/07/08 13:42
S17	5400	(705/35-42).CCLS.	US-PGPUB; USPAT; USOCR	OR	OFF	2004/07/08 15:35
S18	1214	((705/35-42).CCLS.) and (payment or funds)	USPAT	OR	ON	2004/07/08 15:36
S19	516	(((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative))	USPAT	OR	ON	2004/07/08 15:37
S20	340	(((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor	USPAT	OR	ON	2004/07/08 15:37
S21	45	((((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor) and payor	USPAT	OR	ON	2004/07/08 16:42
S22	17	((((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor) and payor) and rules	USPAT	OR	ON	2004/07/08 16:37
S23	2567	request near (payment or funds)	USPAT	OR	ON	2004/07/08 16:37

S24	633	(request near (payment or funds)) and processor	USPAT	OR	ON	2004/07/08 16:38
S25	575	((request near (payment or funds)) and processor) and (determines or decided or decision)	USPAT	OR	ON	2004/07/08 16:38
S26	371	((((request near (payment or funds)) and processor) and (determines or decided or decision)) and account	USPAT	OR	ON	2004/07/08 16:39
S27	250	(((((request near (payment or funds)) and processor) and (determines or decided or decision)) and account) and (parameters)	USPAT	OR	ON	2004/07/08 16:39
S28	93	(((((request near (payment or funds)) and processor) and (determines or decided or decision)) and account) and (parameters)) and bill	USPAT	OR	ON	2004/07/08 17:31
S29	28	((((((((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor) and payor) not (((((((((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor) and payor) and rules)	USPAT	OR	ON	2004/07/08 16:46
S30	6	(((((((((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor) and payor) not ((((((((((705/35-42).CCLS.) and (payment or funds) ) and ((payment or funds) same (option or choice or alternative)) ) and processor) and payor) and rules)) and (optimal or optimizing)	USPAT	OR	ON	2004/07/08 16:46
S31	65	choice near payment	USPAT	OR	ON	2004/07/08 17:34
S32	366	(705/39).CCLS.	USPAT; USOCR	OR	OFF	2004/07/08 17:34
S33	274	(705/40).CCLS.	USPAT; USOCR	OR	OFF	2004/07/08 17:34
S34	0	("34and35").PN.	USPAT; USOCR	OR	OFF	2004/07/08 17:34
S35	88	((705/39).CCLS.) and ((705/40).CCLS.)	USPAT	OR	ON	2004/07/08 17:37

S36	48	((705/39).CCLS.) and ((705/40).CCLS.)) and (parameters or rule or guidelines)	USPAT	OR	ON	2004/07/08 17:38
S37	34	((705/39).CCLS.) and ((705/40).CCLS.)) and (parameters or rule or guidelines)) and processor	USPAT	OR	ON	2004/07/08 17:38
S38	32	((705/39).CCLS.) and (decision near mak\$3)	USPAT	OR	ON	2004/07/08 17:38
S39	31	(effective or efficient or optimal) near payment	USPAT	OR	ON	2004/07/09 10:38
S40	50919	bill or payment	USPAT	OR	ON	2004/07/09 10:38
S41	4009	bill and payment	USPAT	OR	ON	2004/07/09 10:38
S42	222	(bill and payment) and website	USPAT	OR	ON	2004/07/09 10:38
S43	1451	(bill and payment) and (website or internet)	USPAT	OR	ON	2004/07/09 10:38
S44	310	((bill and payment) and (website or internet)) and (optimal or optimization)	USPAT	OR	ON	2004/07/09 10:39
S45	140	((bill and payment) and (website or internet)) and (optimal or optimization)) and (method same payment)	USPAT	OR	ON	2004/07/09 10:40
S46	128	((bill and payment) and (website or internet)) and (optimal or optimization)) and (method same payment)) and electronic	USPAT	OR	ON	2004/07/09 10:39
S47	122	((bill and payment) and (website or internet)) and (optimal or optimization)) and (method same payment)) and electronic) and automatic\$4	USPAT	OR	ON	2004/07/09 10:41
S48	685	((bill and payment) and (website or internet)) and (method same payment)	USPAT	OR	ON	2004/07/09 10:40
S49	570	((bill and payment) and (website or internet)) and (method same payment)) and automatic\$4	USPAT	OR	ON	2004/07/09 10:41
S50	280	((bill and payment) and (website or internet)) and (method same payment)) and automatic\$4) and online	USPAT	OR	ON	2004/07/09 10:41
S51	237	((bill and payment) and (website or internet)) and (method same payment)) and automatic\$4) and online) and processor	USPAT	OR	ON	2004/07/09 10:41

S52	40	(((((bill and payment) and (website or internet)) and (method same payment)) and automatic\$4) and online) and processor) and (determin\$3 near method)	USPAT	OR	ON	2004/07/09 10:43
S53	197	(((((bill and payment) and (website or internet)) and (method same payment)) and automatic\$4) and online) and processor) not ((((((bill and payment) and (website or internet)) and (method same payment)) and automatic\$4) and online) and processor) and (determin\$3 near method))	USPAT	OR	ON	2004/07/09 10:43
S54	1	"6658393"	USPAT	OR	ON	2004/07/09 11:20
S55	2	((("6658393") or ("6490568")).PN.	USPAT; USOCR	OR	OFF	2004/07/09 15:10
S56	552	((705/39) or (705/40)).CCLS.	USPAT; USOCR	OR	OFF	2004/07/09 11:30
S57	58	((((705/39) or (705/40)).CCLS.) and ((multiple or plurality) near (accounts)))	USPAT	OR	ON	2004/07/09 11:31
S58	0	((((705/39) or (705/40)).CCLS.) and ((which) near (accounts)))	USPAT	OR	ON	2004/07/09 11:31
S59	0	((((705/39) or (705/40)).CCLS.) and ((which) near (accounts)))	USPAT	OR	ON	2004/07/09 11:31
S60	0	((((705/39) or (705/40)).CCLS.) and ((what) near (accounts)))	USPAT	OR	ON	2004/07/09 11:31
S61	0	((((705/39) or (705/40)).CCLS.) and ((what) near (method)))	USPAT	OR	ON	2004/07/09 11:32
S62	0	((((705/39) or (705/40)).CCLS.) and ((which) near (method)))	USPAT	OR	ON	2004/07/09 11:32
S63	368	((((705/39) or (705/40)).CCLS.) and (credit near card))	USPAT	OR	ON	2004/07/09 11:32
S64	41	(((((705/39) or (705/40)).CCLS.) and ((multiple or plurality) near (accounts))) and (credit near card))	USPAT	OR	ON	2004/07/09 11:32
S65	29	(((((705/39) or (705/40)).CCLS.) and ((multiple or plurality) near (accounts))) and (credit near card)) and processor	USPAT	OR	ON	2004/07/09 11:32
S66	13	(((((705/39) or (705/40)).CCLS.) and ((multiple or plurality) near (accounts))) and (credit near card)) and processor) and (best)	USPAT	OR	ON	2004/07/09 11:33
S67	345	(various or multiple or plurality) same settlement	USPAT	OR	ON	2004/07/09 14:19

S68	15	(various or multiple or plurality) same ((settlement) near (method or technique or process))	USPAT	OR	ON	2004/07/09 14:19
S69	312	bill and dispute	USPAT	OR	ON	2004/07/09 15:10
S70	274	(705/40).CCLS.	USPAT; USOCR	OR	OFF	2004/07/09 15:11
S71	30	(bill and dispute) and ((705/40). CCLS.)	USPAT	OR	ON	2004/07/09 15:11
S72	16	((bill and dispute) and ((705/40). CCLS.) ) and exception	USPAT	OR	ON	2004/07/09 15:11
S74	5	payment same option same optimization	USPAT	OR	ON	2004/12/15 15:47
S75	4	payment same option same optimiz?	USPAT	OR	ON	2004/12/15 15:43
S76	424	purchas\$ same (amount or volume) same (discount)	USPAT	OR	ON	2004/12/15 15:50
S78	277	S76 and (optimiz\$ or calculat\$)	USPAT	OR	ON	2004/12/15 15:51
S79	64	S78 and (payment same option)	USPAT	OR	ON	2004/12/15 15:59
S80	132	((determin\$ or choos) and (payment) and (method or option)).ab.ti.	USPAT	OR	ON	2004/12/15 16:01
S81	13	((determin\$ or choos) and (payment) near (method or option)).ab.ti.	USPAT	OR	ON	2004/12/15 16:02
S82	280	((determin\$ or choos) same (payment) near (method or option))	USPAT	OR	ON	2004/12/15 16:02
S83	24	S82 and ((best or cheapest) same (method or option))	USPAT	OR	ON	2004/12/15 16:07
S84	39	((collec\$ or analyz\$ or Sort\$) near (information or data)) same ((payment) near (option or method or choice))	USPAT	OR	ON	2004/12/15 16:18
S85	4	payment near optimiz\$	USPAT	OR	ON	2004/12/15 16:27
S86	8959	(method or option) near optimiz\$	USPAT	OR	ON	2004/12/15 16:27
S87	157	S86 and payment	USPAT	OR	ON	2004/12/15 16:28
S88	62	S87 and decision	USPAT	OR	ON	2004/12/15 16:28
S89	0	optimal near payment near (option or method)	USPAT	OR	ON	2004/12/16 10:17
S90	2	optimal same payment near (option or method)	USPAT	OR	ON	2004/12/16 10:16
S91	0	best near payment near (option or method)	USPAT	OR	ON	2004/12/16 10:18
S92	0	effective near payment near (option or method)	USPAT	OR	ON	2004/12/16 10:17

S93	1	optimal near payment near (option or method)	US-PGPUB; USPAT	OR	ON	2004/12/16 10:17
S94	2	best near payment near (option or method)	US-PGPUB; USPAT	OR	ON	2004/12/16 10:19
S95	0	optimiz\$ near payment near (option or method)	US-PGPUB; USPAT	OR	ON	2004/12/16 10:20
S96	99	determin\$ near payment near (option or method)	US-PGPUB; USPAT	OR	ON	2004/12/16 10:47
S97	4	(determin\$ near payment near (option or method)) same automatic\$	US-PGPUB; USPAT	OR	ON	2004/12/16 10:30
S98	181	(rules or score) same ((payment) near (method or option))	US-PGPUB; USPAT	OR	ON	2004/12/16 10:32
S99	12	(determin\$ near payment near (option or method)) same (rule or score or calculation)	US-PGPUB; USPAT	OR	ON	2004/12/16 10:48
S100	6	(payment near (method or option)) same parameter	USPAT	OR	ON	2004/12/16 13:53
S101	0	least near cost near buyer	USPAT	OR	ON	2004/12/16 13:53
S102	17	(least or minimal) near (cost) same (buyer)	USPAT	OR	ON	2004/12/16 13:54
S103	0	((least or minimal) near (cost) same (buyer)) same ((payment) near (option or method or manner))	US-PGPUB; USPAT	OR	ON	2004/12/16 13:55
S104	0	((volume) near (discount) same (buyer)) same ((payment) near (option or method or manner))	US-PGPUB; USPAT	OR	ON	2004/12/16 13:56
S105	1	((volume) near (discount) same (check\$)) same ((payment) near (option or method or manner))	US-PGPUB; USPAT	OR	ON	2004/12/16 13:57
S106	853	(select\$ or determin\$ or calculat\$) near ((payment) near (option or method or manner))	US-PGPUB; USPAT	OR	ON	2004/12/16 13:58
S107	429	(select\$ or determin\$ or calculat\$) near ((payment) near (option or method or manner)) same (parameter or information or rules or guidelines or scores)	US-PGPUB; USPAT	OR	ON	2004/12/16 13:59
S108	335	S107 and (customer or buyer)	US-PGPUB; USPAT	OR	ON	2004/12/16 14:01
S109	335	S108 and payment	US-PGPUB; USPAT	OR	ON	2004/12/16 14:01
S110	286	S109 and database	US-PGPUB; USPAT	OR	ON	2004/12/16 14:01

S11 1	179	S110 and processor	US-PGPUB; USPAT	OR	ON	2004/12/16 14:01
S11 2	1	"5978780".PN.	USPAT; USOCR	OR	ON	2004/12/16 14:16
S11 3	1	"5978577".PN.	USPAT; USOCR	OR	ON	2004/12/16 14:17
S11 4	1	"5974146".PN.	USPAT; USOCR	OR	ON	2004/12/16 14:17
S11 5	1	"5956700".PN.	USPAT; USOCR	OR	ON	2004/12/16 14:18
S11 6	1	"5903881".PN.	USPAT; USOCR	OR	ON	2004/12/16 14:18
S11 7	0	recommend\$ near ((payment near (option or method or instrument))	USPAT	OR	ON	2004/12/16 14:22
S11 8	5	recommend\$ same ((payment) near (option or method or instrument))	USPAT	OR	ON	2004/12/16 14:24
S11 9	5	recommend\$ near ((payment) near (option or method or instrument))	US-PGPUB; USPAT	OR	ON	2004/12/16 14:22
S12 0	31	recommend\$ same ((payment) near (option or method or instrument))	US-PGPUB; USPAT	OR	ON	2004/12/16 16:30
S12 1	2490	stefano	US-PGPUB; USPAT	OR	ON	2004/12/16 16:30
S12 2	5235	(option or method or choice) near payment	US-PGPUB; USPAT	OR	ON	2005/03/04 16:29
S12 3	68	S122 and (volume near discount)	US-PGPUB; USPAT	OR	ON	2005/03/04 16:00
S12 4	123	((option or method or choice) near payment) same (optimization or calculation or formula)	US-PGPUB; USPAT	OR	ON	2005/03/04 16:04
S12 5	4	S123 and S124	US-PGPUB; USPAT	OR	ON	2005/03/04 16:27
S12 6	7	S122 and ((tier\$) near (rewards or discounts))	US-PGPUB; USPAT	OR	ON	2005/03/04 16:28
S12 7	6	(option or method or choice) near (payment) near discount	US-PGPUB; USPAT	OR	ON	2005/03/04 16:29
S12 8	0	("2003/0055783").URPN.	USPAT	OR	ON	2005/07/26 13:10



S12 9	65	("3842248"   "3852571"   "4485300"   "4701601"   "4734564"   "4799156"   "4823264"   "4839504"   "4893248"   "4905826"   "4949272"   "4979207"   "4992940"   "5027388"   "5091868"   "5121945"   "5197094"   "5206488"   "5220501"   "5223699"   "5229584"   "5265033"   "5283829"   "5287270"   "5325290"   "5326959"   "5383113"   "5402336"   "5420405"   "5424938"   "5465206"   "5473143"   "5477038"   "5483445"   "5508817"   "5532920"   "5557518"   "5570465"   "5590197"   "5644727"   "5649117"   "5652786"   "5655089"   "5684965"   "5699528"   "5761650"   "5832460"   "5848400"   "5870724"   "5884284"   "5884288"   "5903881"   "5956700"   "5963925"   "5974146"   "5978577"   "5978780").PN. OR ("6128603"). URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2005/07/26 13:10
S13 0	688	optimiz\$5 same (payment or funds)	US-PGPUB; USPAT; USOCR	OR	ON	2005/07/26 13:11
S13 1	37	S130 and ((automatic\$5) near (pay or payment or funds))	US-PGPUB; USPAT; USOCR	OR	ON	2005/07/26 13:18
S13 2	2	((("6301379") or ("6490568"))).PN.	USPAT	OR	OFF	2005/07/26 13:15
S13 3	4390	((705/35) or (705/37) or (705/40)).CCLS.	US-PGPUB; USPAT	OR	OFF	2005/07/26 13:18
S13 4	125	S130 and S133	US-PGPUB; USPAT	OR	ON	2005/07/26 16:00
S13 5	70	borgeson.in.	US-PGPUB; USPAT	OR	ON	2005/08/01 10:43
S13 6	400	(705/37).CCLS.	USPAT	OR	OFF	2005/08/01 10:44
S13 7	26	S136 and (notification same bid)	USPAT	OR	ON	2005/08/01 10:46
S13 8	10	S136 and (notification same bid same accept\$4)	USPAT	OR	ON	2005/08/01 10:49

S13 9	1	S136 and (notification same bid same reject\$4)	USPAT	OR	ON	2005/08/01 10:50
S14 0	18	S137 and (review or feedback or rate or rating)	USPAT	OR	ON	2005/08/01 10:52
S14 1	154	S136 and ((review or feedback or rate or rating) same (customer or user or bidder))	USPAT	OR	ON	2005/08/01 10:52
S14 2	51	S141 and ((win or winning or accept\$3) same (bid or bidding))	USPAT	OR	ON	2005/08/01 10:54
S14 3	1	("6205433").PN.	USPAT	OR	OFF	2005/08/01 15:16
S14 4	10	((volume or bulk) near (discount or price)) same (optimiz\$5)	USPAT	OR	ON	2005/08/01 15:18
S14 5	2	((("6205433") or ("6658393"))).PN.	USPAT	OR	OFF	2005/08/01 16:21
S14 6	10	(US-20030055783-\$).did. or (US-5224034-\$ or US-5615109-\$ or US-6029139-\$ or US-6070150-\$ or US-6128603-\$ or US-6289322-\$ or US-6408284-\$ or US-6658393-\$ or US-6205433-\$).did.	US-PGPUB; USPAT	OR	ON	2005/08/01 16:21
S14 7	3	S146 and (score or scoring)	USPAT	OR	ON	2005/08/01 16:23
S14 8	7	S146 and (rate or rating)	USPAT	OR	ON	2005/08/01 16:24
S14 9	56115	optimiz\$5 same (rat\$3 or rank\$3 or scor\$3)	USPAT	OR	ON	2005/08/01 16:24
S15 0	3564	optimiz\$5 near (rat\$3 or rank\$3 or scor\$3)	USPAT	OR	ON	2005/08/01 16:26
S15 1	352	S150 and transaction	USPAT	OR	ON	2005/08/01 16:25
S15 2	22	S151 and payment	USPAT	OR	ON	2005/08/01 16:25
S15 3	1338	((705/35) or (705/37) or (705/40) or (705/39)).CCLS.	USPAT	OR	OFF	2005/08/01 16:26
S15 4	1	S151 and S153	USPAT	OR	ON	2005/08/01 16:27
S15 5	4	S150 and S153	USPAT	OR	ON	2005/08/01 16:27